10	
12	Online Banking
14	Online Bill Management Service
16	Online Identity Theft
17	Online Person to Person Payment Service
	Online Account Aggregation Service

FIG. 1

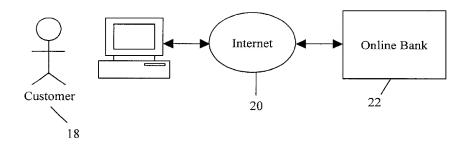


FIG. 2

24	
26	Technological corrections resulting from an unauthorized transaction
	Loss to customer from an unauthorized transaction occurring via the online service

FIG. 3

. .

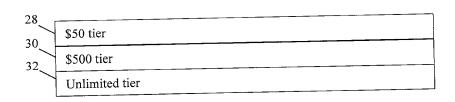


FIG. 4

Customer Responsibility for Unauthorized Transactions Under Regulation E 205.6

A consumer's liability for an unauthorized electronic fund transfer or a series of related unauthorized transfers shall be determined as follows:

(1) Timely notice given. If the consumer notifies the financial institution within two business days after learning of the loss or theft of the access device, the consumer's liability shall not exceed the lesser of \$50 or the amount of unauthorized transfers that occur before notice to the financial institution

(\$50 tier)

36

34.

- (2) Timely notice not given. If the consumer fails to notify the financial within two business days after learning of the loss or theft of the device, the consumer's liability shall not exceed the lesser of \$500 or the sum of:
- (i) \$50 or the amount of unauthorized transfers that occur within the two business days, whichever is less; and
- (ii) The amount of unauthorized transfers that occur after the close of two business days and before notice to the institution, provided the institution establishes that these transfers would not have occurred had the consumer notified the institution within that two-day period.

(\$500 tier)

38

(3) <u>Periodic statement</u>; timely notice not given. A consumer must report an unauthorized electronic fund transfer that appears on a periodic statement within 60 days of the financial institution's transmittal of the statement to avoid liability for subsequent transfers. If the consumer fails to do so, the consumer's liability shall not exceed the amount of the unauthorized transfers that occur after the close of the 60 days and before notice to the institution, and that the institution establishes would not have occurred had the consumer notified the institution within the 60-day period.

(Unlimited tier)

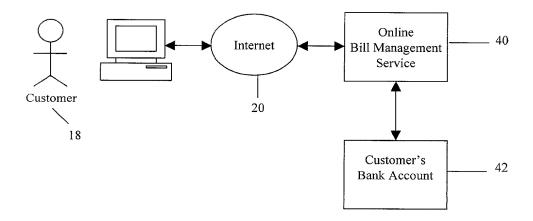


FIG. 6

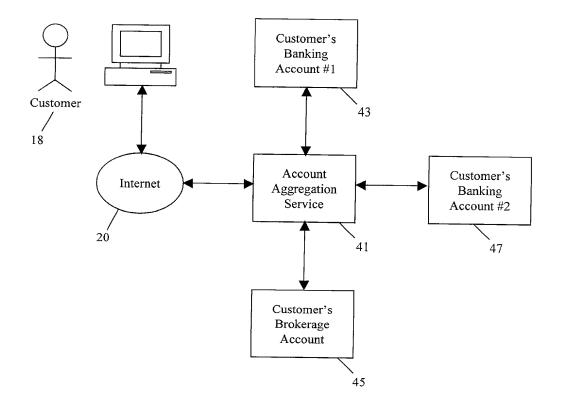


FIG. 7

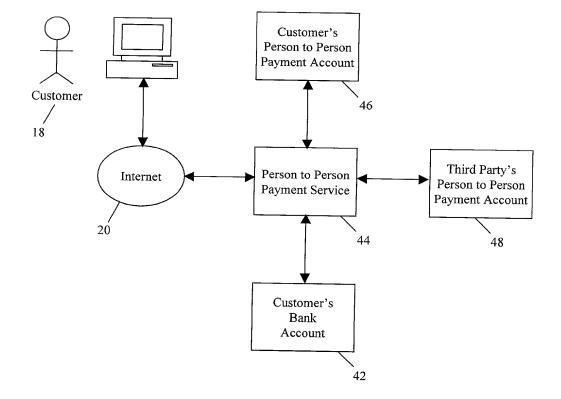


FIG. 8

SI

A requirement of a service provider for a master insurance policy that provides coverage for loss involving the service provider's online financial transaction services is received by the underwriter

S2.

The underwriter defines a plurality of account categories having an associated risk of loss for the consumer from an unauthorized online financial transaction for which loss the consumer would normally have responsibility under applicable banking regulations, which account categories include an online transaction-capable consumer banking account, an account of the consumer to which the online funds transfer service provider is given access by the account-owning consumer as part of a bill management service, accounts of the consumer to which the service provider is given access by the account owning consumer as part of an account aggregation service, and/or an account of the consumer from which an online payment service provider is authorized to make payments by the account-owning consumer

S3

The underwriter ascertains at least one of the defined account categories that corresponds to a policy structure for the master insurance policy requirement

S4

The underwriter inserts online financial transaction coverage for the defined account category that corresponds to the policy structure of the master insurance policy, which coverage under the master insurance policy includes coverage for loss resulting from unauthorized transactions in the account for which the account owning consumer would normally have liability under applicable banking regulations and for resulting expenses incurred by the consumer as a result of the covered unauthorized transaction, such as merchant assessed returned check fees where the overdrawn account is the result of an unauthorized transaction covered by the master policy

FIG. 9